

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Robert A Canzanese
Michelle L Canzanese
DebtorsCase No. 15-10741-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 15

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db/jdb +Robert A Canzanese, Michelle L Canzanese, 9 Waterview Drive, Sicklerville, NJ 08081-1683
 13544491 Apex Asset Management, LLC, P.O. Box 5407, Lancaster, PA 17606-5407
 13480276 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13547194 Emerg Phy Assoc of S. Jersey, PC, P.O. Box 1109, Minneapolis, MN 55440-1109
 14452353 +Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
 13566550 +Mitchell Lee Chambers, Esq., 602 Little Gloucester, Road, Suite 5, Blackwood, NJ 08012-5213
 13878137 +The Bank of New York Mellon Trust Company, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 05 2020 03:55:55 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 05 2020 03:55:46 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13508932 EDI: AIS.COM Sep 05 2020 07:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13516306 EDI: BL-BECKET.COM Sep 05 2020 07:38:00 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13485790 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 05 2020 03:55:23 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
 13499741 EDI: Q3G.COM Sep 05 2020 07:38:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 13470895 +EDI: DRIV.COM Sep 05 2020 07:38:00 Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
 13528359 EDI: WFFC.COM Sep 05 2020 07:38:00 Wells Fargo Bank, N.A., Home Equity Group, 1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2020 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor. et al. paeb@fedphe.com
 ANDREW SPIVACK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
 ANDREW M. LUBIN on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 alubin@milsteadlaw.com, bkecf@milsteadlaw.com
 ANN E. SWARTZ on behalf of Creditor Wells Fargo Bank, N.A. ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Wells Fargo Bank, N.A. ecfmail@mwc-law.com
 FRANCIS J. MCGOVERN on behalf of Creditor Lakeview Homeowners Association, Inc. FMcGovern@theassociationlawyers.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Sep 04, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

JAMES P. SHAY on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor. et al. james.shay@phelanhallinan.com
JEROME B. BLANK on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor. et al. paeb@fedphe.com
JOSEPH ANGEO DESSOYE on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor. et al. paeb@fedphe.com
MARIO J. HANYON on behalf of Creditor The Bank Of New York Mellon F/K/A The Bank Of New York As Successor. et al. paeb@fedphe.com
MITCHELL LEE CHAMBERS, JR. on behalf of Plaintiff Michelle L Canzanese ecfbc@comcast.net, paecfbc@gmail.com
MITCHELL LEE CHAMBERS, JR. on behalf of Plaintiff Robert A Canzanese ecfbc@comcast.net, paecfbc@gmail.com
MITCHELL LEE CHAMBERS, JR. on behalf of Joint Debtor Michelle L Canzanese ecfbc@comcast.net, paecfbc@gmail.com
MITCHELL LEE CHAMBERS, JR. on behalf of Debtor Robert A Canzanese ecfbc@comcast.net, paecfbc@gmail.com
PAUL WILLIAM CRESSMAN on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
REBECCA ANN SOLARZ on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

Information to identify the case:

Debtor 1 **Robert A Canzanese**
First Name Middle Name Last Name
Debtor 2 **Michelle L Canzanese**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Eastern District of Pennsylvania**
Case number: **15-10741-amc**

Social Security number or ITIN **xxx-xx-8443**
EIN **-----**
Social Security number or ITIN **xxx-xx-4620**
EIN **-----**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert A Canzanese

Michelle L Canzanese

9/3/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.